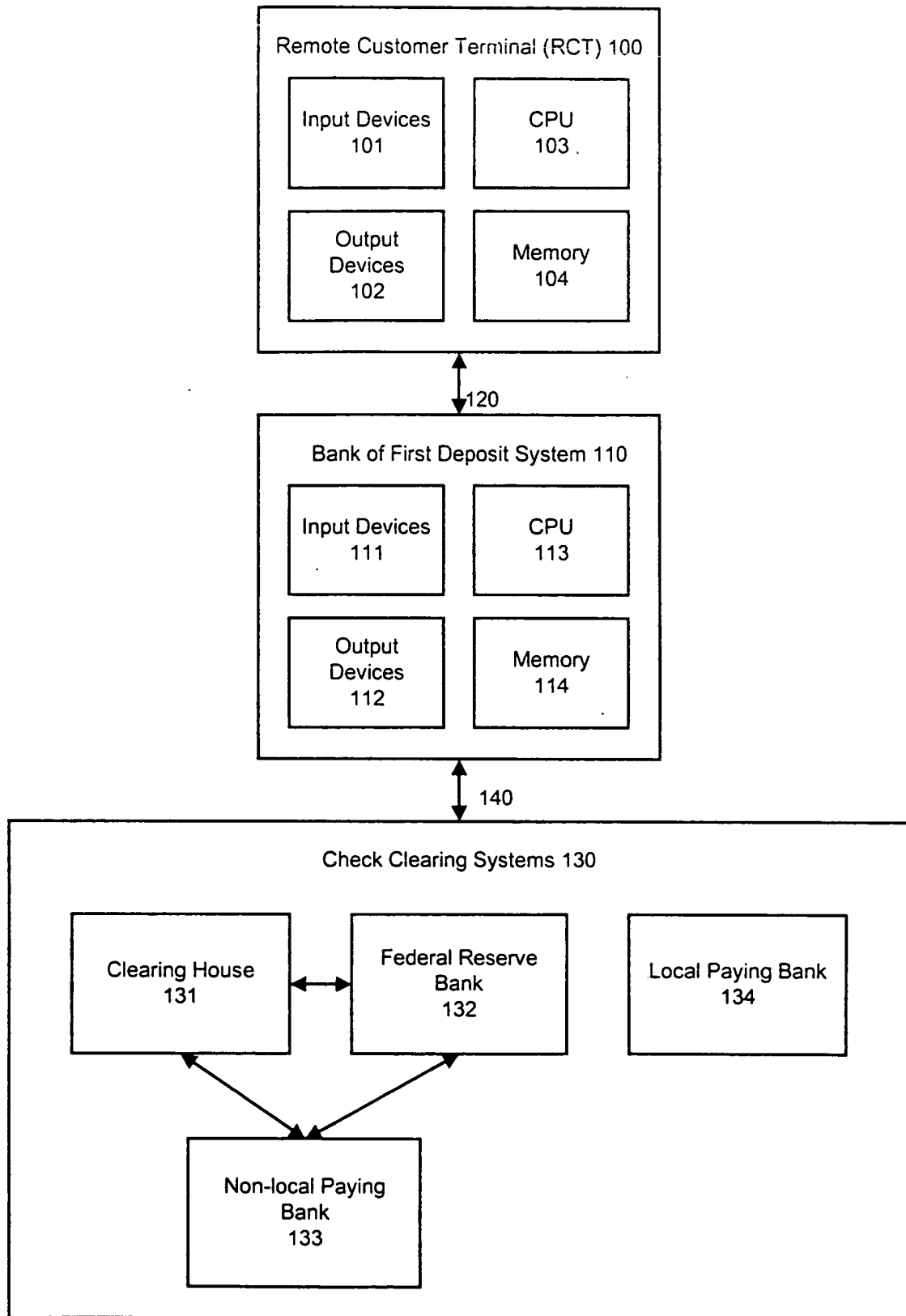


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**FIG. 1**

```

graph TD
    200[Paper Check 200] --> 210[Log On to Bank System 210]
    210 --> 220[Select Check Deposit Transaction 220]
    220 --> 230[Enter Requested Data 230]
    230 --> 240{Data Entry Complete? 240}
    240 -- Y --> 250[Submit Transaction to Bank for Processing 250]
    240 -- N --> 230
    250 --> 260[Acknowledgment 260]
    260 --> 270[Receive Results of Deposit Transaction From Bank 270]
    270 --> 280[Check Action 280]
  
```

**FIG. 2**

```

graph TD
    300[Receive Logon Request 300] --> 305{Authorized user? 305}
    305 -- N --> 310[Terminate Transaction 310]
    305 -- Y --> 315[Receive Transaction Data for Check Deposit 315]
    315 --> 320[Acknowledgment 320]
    320 --> 325{BOFD = Paying Bank? 325}
    325 -- Y --> 330[Issue Immediate Full Credit 330]
    330 --> 340[Check Action 340]
    325 -- N --> 335[Issue Provisional Credit 335]
    335 --> 340
    340 --> 345{Type of Transaction? 345}
    345 -- EFT --> 355[Prepare EFT Transaction 355]
    345 -- Paper --> 365[Print Reconstructed Check 365]
    345 -- ECP --> 360[Prepare ECP Transaction 360]
    355 --> 375[Check Clearing Process 375]
    360 --> 375
    365 --> 370[Reconstructed Check 370]
    370 --> 375
    375 --> 380{Paid by Paying Bank? 380}
    380 -- Y --> 385[Change Credit From Provisional to Full 385]
    380 -- N --> 390[Retract Provisional Credit 390]

```

1